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August 12, 2018

Chambers, Hon. Robert D. Drain  
United States Bankruptcy Court  
Southern District of New York  
300 Quarropas Street  
White Plains, NY 10601

Re: Richard Francese  
Case No. 17-23079-rdd  
Loan No. ...5865

Dear Judge Drain:

Please allow this letter to serve as a written status report, submitted on behalf of Seterus, Inc. (the "Servicer") pursuant to the Southern District of New York Loss Mitigation Program Procedures.

The Debtor was denied for loan modification options. A conference call was held on this matter on June 26, 2018 with Debtor's counsel, bank representatives and counsel from this firm attended the call. The Debtor's counsel understood the reasons for the denial. At this point the Servicer respectfully requests that loss mitigation be terminated. If there are any questions, please feel free to contact me directly at 716-204-1781.

Very truly yours,  
Gross Polowy, LLC as counsel to the Servicer

By: *S/Dennis Jose, Esq.*

cc. ECF and Email  
Allen A. Kolber, Esq.